

**United States Bankruptcy Court**  
**District of South Carolina**

In re **Franco Mascagni**,  
 Debtor

Case No. **13-02188**

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>2</b>	<b>186,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>9,209.68</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>179,109.03</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>8</b>		<b>152,801.42</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>3</b>			<b>2,043.28</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>2,039.00</b>
Total Number of Sheets of ALL Schedules		<b>24</b>			
Total Assets			<b>195,209.68</b>		
Total Liabilities				<b>331,910.45</b>	

**United States Bankruptcy Court**  
**District of South Carolina**

In re **Franco Mascagni**,  
 Debtor

Case No. **13-02188**

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>2,043.28</b>
Average Expenses (from Schedule J, Line 18)	<b>2,039.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>1,242.05</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>152,801.42</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>152,801.42</b>

B6A (Official Form 6A) (12/07)

In re **Franco Mascagni**

Case No. **13-02188**

Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
DEBTORS RESIDENCE: 6547 HALEY DRIVE, COLUMBIA, SC, RICHLAND COUNTY, (3) BEDROOM, TMS# (R14111-02-03), TAX APPRAISAL VALUE (\$167,300), SEE ATTACHED TAX APPRAISAL	Fee Simple	-	186,000.00	177,475.03
DEBTOR ESTIMATES VALUE AT (\$186,000)				

Sub-Total > **186,000.00** (Total of this page)

Total > **186,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

Assessor Data View

The information provided on this page reflects data as of December 31, 2010 and should be used for reference only. For official assessment information, please contact the Richland County Assessor's Office.

Information presented on the Assessor's Database is collected, organized and provided for the convenience of the user and is intended solely for informational purposes. **ANY USER THEREOF OR RELIANCE THEREON IS AT THE SOLE DISCRETION, RISK AND RESPONSIBILITY OF THE USER.** While every attempt is made to provide information that is accurate at the date of publication, portions of such information may be incorrect or not current. **RICHLAND COUNTY HEREBY DISCLAIMS ANY AND ALL WARRANTIES, EXPRESS OR IMPLIED, AS TO ITS ACCURACY, COMPLETENESS OR FITNESS FOR ANY PARTICULAR PURPOSE.** All official records of the County and the countywide elected officials are on file in their respective offices and may be viewed by the public at those offices.

Owner Information

Tax Map Number: R14111-02-03  
Owner: MASCAGNI FRANCO  
Address 1: 6547 HALEY DR  
Address 2:  
Address 3:  
City/State/Zip: COLUMBIA SC 29206  
Property Location/Code: 6547 HALEY DR

Tax Information

Year: 2011  
Property Tax Relief: (\$1,197.70)  
Local Option Sales Tax Credit: (\$163.31)  
Tax Amount: \$1,001.05  
Paid: Yes  
Homestead: No  
Assessed: \$5,060.00

Assessment Information

Year Of Assessment: 2011 Legal Residence: Yes  
Tax District: 1ER Sewer Connection: CITY  
Acreage Of Parcel: 0.00 Water Connection: CITY  
Non-Agriculture Value: \$29,500.00 Agriculture Value: \$0.00  
Building Value: \$137,800.00 Improvements: \$0.00  
Taxable Value: \$126,600.00  
Zoning: RS-LD SINGLE-FAMILY RESIDENTIAL

Property Information

Legal Description: LOT 2 BLK I, 140X110 #PR Q-122 R-136-137  
#SU TREN HILLS #2 #OM 0313-01-16  
Land Type: RESIDENTIAL LAND

Sales History

Current Owner Name	Sale Date	V/I	Book/Page	Sale Price	Qual Code
MASCAGNI FRANCO	02/26/2001	I	R0487/ 1904	\$112,500.00	Q
RAWLS SHIRLEY K	09/11/1992		D1105/ 149	\$0.00	7
RAWLS J STUART III &	10/00/1987		D861 / 679	\$0.00	
RAWLS J STUART III	01/00/1979	I	D512 / 346	\$49,250.00	Q

Qualification Code Definitions

Structure Information

Building Number	Year Structure Was Assessed	Building Description	Actual Year Built	Number Of Bathrooms	Number Of Bedrooms	Total Number Of Stories	Heated Square Footage	Total Square Footage
1	2009	SGL FAM - WALL GROUP 3	1961	2.0	3	1.0	1437	1840

Structure Details

Structure Type	Structure Description	Building Number
Building Element	AC TYPE...GAS PAC	1
Building Element	ARCHITECTURAL STYLE...RANCH/1 LEVEL	1
Building Element	BUILDING SHAPE...RECTANGLE	1

In re **Franco Mascagni**Case No. **13-02188**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>CASH ON HAND</b>	-	<b>15.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>CAROLINA COLLEGIATE FEDERAL CREDIT UNION: CHECKING ACCOUNT# (D010)</b>	-	<b>2,809.40</b>
		<b>FIRST CITIZENS: CHECKING ACCOUNT# (3809)</b>	-	<b>46.33</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>HOUSEHOLD GOODS AND OTHER APPLIANCES: COUCH, LOVESEAT, ARMCHAIR, KITCHEN TABLE WITH CHAIRS, BED, MICROWAVE, TELEVISIONS, VCR, DVD PLAYER, COMPUTER</b>	-	<b>750.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>BOOKS</b>	-	<b>200.00</b>
6. Wearing apparel.		<b>CLOTHING</b>	-	<b>225.00</b>
7. Furs and jewelry.		<b>JEWELRY</b>	-	<b>50.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **4,095.73**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Franco Mascagni**

Case No. **13-02188**

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>SC STATE RETIREMENT: ONGOING SC STATE RETIREMENT, DEBTOR RECIEVES (\$1,242.05)/MONTH.</b>	<b>-</b>	<b>1,242.05</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>TAX REFUND: REFUND FOR TAX YEAR 2012 (\$323), REFUND FOR TAX YEAR 2013 UNKNOWN</b>	<b>-</b>	<b>Unknown</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			

Sub-Total > **1,242.05**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Franco Mascagni**

Case No. **13-02188**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2007 YAMAHA YF450 MOTORBIKE: VIN# (JYACJ10C87A019468), (1) CYLINDER, (4) STROKE, NADA VALUE (\$2,345)</b>	-	<b>2,345.00</b>
		<b>1991 NISSAN SENTRA: VIN# (1N4GB32A47C718869), (2) DOOR, (4) CYLINDER, (105,000) MILES, DEBTOR ESTIMATES VALUE AT (\$350)</b>	-	<b>350.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		<b>ANIMALS: CAT</b>	-	<b>10.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>SOCIAL SECURITY: ONGOING SOCIAL SECURITY, DEBTOR IS PAID \$996.90/MONTH</b>	-	<b>966.90</b>
Sub-Total >				<b>3,671.90</b>
(Total of this page)				

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re **Franco Mascagni**

Case No. **13-02188**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	<b>ANVIL</b>		<b>-</b>	<b>200.00</b>

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

Sub-Total > **200.00**  
(Total of this page)  
Total > **9,209.68**

(Report also on Summary of Schedules)



In re **Franco Mascagni**Case No. **13-02188**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Cash on Hand</b> CASH ON HAND	S.C. Code Ann. § 15-41-30(A)(5)	15.00	15.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b> CAROLINA COLLEGIATE FEDERAL CREDIT UNION: CHECKING ACCOUNT# (D010)	S.C. Code Ann. § 15-41-30(A)(5)	2,809.40	2,809.40
FIRST CITIZENS: CHECKING ACCOUNT# (3809)	S.C. Code Ann. § 15-41-30(A)(5)	46.33	46.33
<b>Household Goods and Furnishings</b> HOUSEHOLD GOODS AND OTHER APPLIANCES: COUCH, LOVESEAT, ARMCHAIR, KITCHEN TABLE WITH CHAIRS, BED, MICROWAVE, TELEVISIONS, VCR, DVD PLAYER, COMPUTER	S.C. Code Ann. § 15-41-30(A)(3)	750.00	750.00
<b>Books, Pictures and Other Art Objects; Collectibles</b> BOOKS	S.C. Code Ann. § 15-41-30(A)(3)	200.00	200.00
<b>Wearing Apparel</b> CLOTHING	S.C. Code Ann. § 15-41-30(A)(3)	225.00	225.00
<b>Furs and Jewelry</b> JEWELRY	S.C. Code Ann. § 15-41-30(A)(4)	50.00	50.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b> SC STATE RETIREMENT: ONGOING SC STATE RETIREMENT, DEBTOR RECIEVES (\$1,242.05)/MONTH.	S.C. Code Ann. § 9-1-1680	1,242.05	1,242.05
<b>Other Liquidated Debts Owning Debtor Including Tax Refund</b> TAX REFUND: REFUND FOR TAX YEAR 2012 (\$323), REFUND FOR TAX YEAR 2013 UNKNOWN	S.C. Code Ann. § 15-41-30(A)(5)	Unknown	Unknown
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b> 2007 YAMAHA YF450 MOTORBIKE: VIN# (JYACJ10C87A019468), (1) CYLINDER, (4) STROKE, NADA VALUE (\$2,345)	S.C. Code Ann. § 15-41-30(A)(2)	5,625.00	2,345.00
1991 NISSAN SENTRA: VIN# (1N4GB32A47C718869), (2) DOOR, (4) CYLINDER, (105,000) MILES, DEBTOR ESTIMATES VALUE AT (\$350)	S.C. Code Ann. § 15-41-30(A)(7) Unused Cash Exemption	350.00	350.00
<b>Animals</b> ANIMALS: CAT	S.C. Code Ann. § 15-41-30(A)(3)	10.00	10.00
<b>Other Personal Property of Any Kind Not Already Listed</b> SOCIAL SECURITY: ONGOING SOCIAL SECURITY, DEBTOR IS PAID \$996.90/MONTH	S.C. Code Ann. § 15-41-30(A)(11)(a)	966.90	966.90

B6C (Official Form 6C) (4/13) -- Cont.

In re **Franco Mascagni**

Case No. **13-02188**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>ANVIL</b>	<b>S.C. Code Ann. § 15-41-30(A)(7) Unused Cash Exemption</b>	<b>200.00</b>	<b>200.00</b>

In re **Franco Mascagni**Case No. **13-02188**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>20029844964</b>			<b>2005</b>					
<b>CITIMORTGAGE</b> <b>PO BOX 9438</b> <b>Gaithersburg, MD 20898-9438</b>		-	<b>First Mortgage</b>  <b>DEBTORS RESIDENCE-6547 HALEY DRIVE, COLUMBIA SC 29206</b>				<b>154,021.00</b>	<b>0.00</b>
			Value \$ <b>186,000.00</b>					
Account No. <b>4531</b>			<b>2005</b>					
<b>CITIMORTGAGE</b> <b>PO BOX 9438</b> <b>Gaithersburg, MD 20898</b>		-	<b>Second Mortgage</b>  <b>DEBTORS RESIDENCE-6547 HALEY DRIVE, COLUMBIA SC 29206</b>				<b>18,057.00</b>	<b>0.00</b>
			Value \$ <b>186,000.00</b>					
Account No. <b>1505</b>			<b>02/28/2008</b>					
<b>DISCOVER BANK</b> <b>C/O EDWARD EARL GILBERT, ESQ</b> <b>5900 CORE AVE</b> <b>SUITE 402</b> <b>Charleston, SC 29406</b>		-	<b>Judgment Lien</b>  <b>DEBTORS RESIDENCE-6547 HALEY DRIVE, COLUMBIA SC 29206</b>				<b>5,397.03</b>	<b>0.00</b>
			Value \$ <b>186,000.00</b>					
Account No. <b>7803</b>			<b>11/2006</b>					
<b>HSBC / YAMAHA</b> <b>PO BOX 15524</b> <b>Wilmington, DE 19850</b>		-	<b>Purchase Money Security</b>  <b>2007 YAMAHA YF450 MOTORBIKE</b>				<b>1,634.00</b>	<b>0.00</b>
			Value \$ <b>2,345.00</b>					
Subtotal (Total of this page)							<b>179,109.03</b>	<b>0.00</b>
Total (Report on Summary of Schedules)							<b>179,109.03</b>	<b>0.00</b>

0 continuation sheets attached

In re **Franco Mascagni**Case No. **13-02188**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Franco Mascagni**Case No. **13-02188**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5515</b>  <b>ALLIANCE ONE</b> <b>6565 GIMBALL DRIVE</b> <b>Gig Harbor, WA 98335</b>		-	<b>2008</b> <b>Collections</b>				<b>51.00</b>
Account No. <b>3914</b>  <b>ASSET ACCEPTANCE</b> <b>PO BOX 2036</b> <b>Warren, MI 48090</b>		-	<b>2009</b> <b>Collections - CHASE</b>				<b>11,829.00</b>
Account No. <b>4011</b>  <b>ASSET ACCEPTANCE</b> <b>PO BOX 2036</b> <b>Warren, MI 48090</b>		-	<b>08/2009</b> <b>Collections - CAPITAL ONE</b>				<b>1,320.00</b>
Account No. <b>4038</b>  <b>ASSET ACCEPTANCE</b> <b>PO BOX 2036</b> <b>Warren, MI 48090</b>		-	<b>2009</b> <b>Collections - MARYLAND NATIONAL BANK</b>				<b>17,735.00</b>
Subtotal (Total of this page)							<b>30,935.00</b>

7 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Franco Mascagni**

Case No. **13-02188**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>9237</b>  <b>BANK OF AMERICA</b> <b>PO BOX 1390</b> <b>Norfolk, VA 23501</b>	-	<b>2004</b> <b>Credit card purchases</b>				<b>20,154.00</b>
Account No. <b>9983</b>  <b>BANK OF AMERICA</b> <b>PO BOX 17054</b> <b>Wilmington, DE 19850</b>	-	<b>2004</b> <b>Credit card purchases</b>				<b>17,735.00</b>
Account No. <b>2294</b>  <b>BASS &amp; ASSOCIATES</b> <b>3936 E. FORT LOWELL RD</b> <b>SUITE 200</b> <b>Tucson, AZ 85712</b>	-	<b>1/10</b> <b>Collections-HSBC</b>				<b>1,928.50</b>
Account No. <b>0261</b>  <b>CAB COLLECTIONS</b> <b>2230 TECHNICAL PARKWAY</b> <b>Charleston, SC 29406</b>	-	<b>1/12</b> <b>Collections-ANESTHESIOLOGY CONSULTS</b>				<b>103.00</b>
Account No. <b>5217</b>  <b>CAPITAL ONE</b> <b>PO BOX 30281</b> <b>Salt Lake City, UT 84130</b>	-	<b>2000</b> <b>Credit card purchases</b>				<b>1,294.49</b>
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>41,214.99</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Franco Mascagni**

Case No. **13-02188**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>6414</b>  <b>CBCS</b> <b>PO BOX 163250</b> <b>Columbus, OH 43216-3250</b>	-	<b>2009</b> <b>Collections - BELLSOUTH</b>				<b>670.00</b>
Account No. <b>4990</b>  <b>CHASE</b> <b>800 BROOKSEDGE BLVD</b> <b>Westerville, OH 43081</b>	-	<b>2000</b> <b>Credit card purchases</b>				<b>3,987.00</b>
Account No. <b>2155</b>  <b>CHASE BANK USA</b> <b>800 BROOKSEDGE BLVD</b> <b>Westerville, OH 43081</b>	-	<b>2005</b> <b>Credit card purchases</b>				<b>8,134.00</b>
Account No. <b>2294</b>  <b>CR EVERGREEN</b> <b>MS 55</b> <b>PO BOX 91121</b> <b>Seattle, WA 98111</b>	-	<b>1/10</b> <b>Collections</b>				<b>20,154.60</b>
Account No. <b>5059</b>  <b>DISCOVER FINANCIAL SERVICES</b> <b>PO BOX 15316</b> <b>Wilmington, DE 19850</b>	-	<b>1999</b> <b>Credit card purchases</b>				<b>3,604.00</b>
Sheet no. <b>2</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>36,549.60</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Franco Mascagni**

Case No. **13-02188**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>7817</b>  <b>DISCOVER FINANCIAL SERVICES</b> <b>PO BOX 15316</b> <b>Wilmington, DE 19850</b>	-	<b>2006</b> <b>Credit card purchases</b>				<b>7,521.00</b>
Account No. <b>3693</b>  <b>ENHANCED RECOVERY</b> <b>8014 BAYBERRY RD</b> <b>Jacksonville, FL 32256-7414</b>	-	<b>1/11</b> <b>Collections-ATT</b>				<b>1,127.00</b>
Account No. <b>1104</b>  <b>EOS CCA</b> <b>17 LONGWATER DRIVE</b> <b>Norwell, MA 02061</b>	-	<b>9/12</b> <b>Collections-ATT</b>				<b>1,127.00</b>
Account No. <b>0834</b>  <b>GE CAPITAL / PAYPAL BUYER</b> <b>CREDIT</b> <b>PO BOX 981400</b> <b>El Paso, TX 79998</b>	-	<b>2007</b> <b>Credit card purchases</b>				<b>430.00</b>
Account No. <b>2294</b>  <b>IRS</b> <b>PO BOX 21126</b> <b>Philadelphia, PA 19114-0326</b>	-	<b>Unsecured Federal Income Taxes</b>				<b>0.00</b>
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>10,205.00</b>



In re **Franco Mascagni**

Case No. **13-02188**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>0190</b>  <b>LHR INC</b> <b>56 MAIN STREET</b> <b>Hamburg, NY 14075</b>	-	<b>2007</b> <b>Credit card purchases</b>				<b>3,622.00</b>
Account No. <b>5298</b>  <b>MACYS</b> <b>911 DUKE BLVD</b> <b>Mason, OH 45040</b>	-	<b>2006</b> <b>Credit card purchases</b>				<b>369.00</b>
Account No. <b>0438</b>  <b>MEDICAL DATA SYSTEMS</b> <b>128 W CENTER AVENUE, 2ND FLOOR</b> <b>Sebring, FL 33870</b>	-	<b>6/12</b> <b>Collections</b>				<b>4,888.00</b>
Account No. <b>4411</b>  <b>MGMT</b> <b>155 MID ATLANTIC PARKWAY</b> <b>Thorofare, NJ 08086</b>	-	<b>2009</b> <b>Collections</b>				<b>97.00</b>
Account No. <b>2859</b>  <b>MIDLAND CREDIT MANAGEMENT</b> <b>8875 AERO DRIVE SUITE 200</b> <b>San Diego, CA 92123</b>	-	<b>08/2008</b> <b>Collections - CITIBANK</b>				<b>15,352.00</b>
Sheet no. <b>4</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>24,328.00</b>
Subtotal (Total of this page)						<b>24,328.00</b>

In re **Franco Mascagni**Case No. **13-02188**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>3039</b>		<b>2009</b>				
<b>MIDLAND CREDIT MANAGEMENT</b> <b>8875 AERO DRIVE SUITE 200</b> <b>San Diego, CA 92123</b>	-	<b>Collections - CHASE BANK</b>				<b>4,559.00</b>
Account No. <b>3100</b>		<b>2009</b>				
<b>MIDLAND CREDIT MANAGEMENT</b> <b>8875 AERO DRIVE SUITE 200</b> <b>San Diego, CA 92123</b>	-	<b>Collections - CITIBANK</b>				<b>1,012.00</b>
Account No. <b>7769</b>		<b>4/12</b>				
<b>NCO FINANCIAL</b> <b>PO BOX 15273</b> <b>Wilmington, DE 19850</b>	-	<b>Collections-PALMETTO RICHLAND</b>				<b>87.00</b>
Account No. <b>7647</b>		<b>1/12</b>				
<b>NCO FINANCIAL</b> <b>PO BOX 15273</b> <b>Wilmington, DE 19850</b>	-	<b>Collections</b>				<b>306.00</b>
Account No. <b>1230</b>		<b>11/11</b>				
<b>PARAGON REVENUE GROUP</b> <b>216 LE PHILLIP ST</b> <b>Concord, NC 28025-2954</b>	-	<b>Collections</b>				<b>923.00</b>
Sheet no. <b>5</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>6,887.00</b>

In re **Franco Mascagni**Case No. **13-02188**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>0556</b>  <b>PORTFOLIO RECOVERY ASSOCIATES 120 CORPORATE BLVD SUITE 100 Norfolk, VA 23502</b>	-	<b>2/08 Collections-HSBC</b>				<b>547.00</b>
Account No. <b>2294</b>  <b>PRA RECEIVABLES MANAGEMENT LLC AS AGENT FOR PORTFOLIO RECOVERY ASSOCS. PO BOX 12914 Norfolk, VA 23541</b>	-	<b>1/10 Collections</b>				<b>546.83</b>
Account No. <b>2294</b>  <b>RICHLAND COUNTY PO BOX 11947 Columbia, SC 29211</b>	-	<b>Unsecured Property Taxes</b>				<b>0.00</b>
Account No. <b>0181</b>  <b>ROI SERVICES 10713 SUNNY POINT DRIVE Zebulon, NC 27597</b>	-	<b>1/12 Collections</b>				<b>23.00</b>
Account No. <b>2294</b>  <b>SC DEPT OF REVENUE PO BOX 12265 Columbia, SC 29211</b>	-	<b>Unsecured State Taxes</b>				<b>0.00</b>
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>1,116.83</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Franco Mascagni**

Case No. **13-02188**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>0400</b>  <b>VERIZON</b> <b>PO BOX 26055</b> <b>Minneapolis, MN 55426</b>		<b>4/12</b> <b>Services</b>				<b>965.00</b>
Account No. <b>4776</b>  <b>WACHOVIA</b> <b>PO BOX 50014</b> <b>Roanoke, VA 24040-0014</b>		<b>2007</b> <b>Credit card purchases</b>				<b>600.00</b>
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>1,565.00</b>
						Total (Report on Summary of Schedules)
						<b>152,801.42</b>

In re **Franco Mascagni**

Case No. **13-02188**

Debtor

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re **Franco Mascagni**

Case No. **13-02188**

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Franco Mascagni**

Case No. **13-02188**

Debtor(s)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Single</b>	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>SOCIAL SECURITY/RETIREMENT</b>	
Name of Employer	<b>SOCIAL SECURITY/RETIREMENT</b>	
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>N/A</b>
----------------	---------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify):

\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>N/A</b>
----------------	---------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>0.00</b>	\$ <b>N/A</b>
----------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): **SOCIAL SECURITY**

\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

12. Pension or retirement income
13. Other monthly income (Specify):

\$ <b>966.90</b>	\$ <b>N/A</b>
\$ <b>1,076.38</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>2,043.28</b>	\$ <b>N/A</b>
--------------------	---------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>2,043.28</b>	\$ <b>N/A</b>
--------------------	---------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>2,043.28</b>	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**DEBTOR DOES NOT ANTICIPATE ANY CHANGES TO INCOME WITHIN THE NEXT YEAR.**

**Social Security Administration**  
**Retirement, Survivors and Disability Insurance**  
 Notice of Award

Southeastern Program Service Center  
 1200 Rev. Abraham Woods, Jr. Blvd.  
 Birmingham, AL 35285-0001  
 Date: March 2, 2013  
 Claim Number: 2294HA



M23 00000363 1 SP 1.870 T



FRANCO MASCAGNI  
 6547 HALEY DR  
 COLUMBIA SC 29206-1014

We are writing to let you know that you are entitled to monthly disability benefits from Social Security beginning December 2011.

### Your Benefits

The following chart shows your benefit amount(s) before any deductions or rounding. The amount you actually receive may differ from your full benefit amount. When we figure how much to pay you, we must deduct certain amounts, such as Medicare premiums and worker's compensation offset. We must also round down to the nearest dollar.

Beginning Date	Benefit Amount	Reason
December 2011	\$924.60	Entitlement began
January 2012	\$950.80	Credit for additional earnings
December 2012	\$966.90	Cost of living adjustment

Since you are now entitled to a higher monthly disability benefit, we are stopping your retirement benefits.

### What We Will Pay

- Your first payment is for \$2,525.00.
- This is the money you are due through February 2013.
- Your next scheduled payment of \$966.00, which is for March 2013, will be received on or about the third Wednesday of April 2013.
- After the first payment, you will receive \$966.00 on or about the third Wednesday of each month.

Enclosure(s):  
 Pub 05-10153  
 Pub 05-10058





**PUBLIC EMPLOYEE BENEFIT AUTHORITY**

**PEBA**

David K. Avant  
Interim Executive Director  
Retirement Benefits

(A)  
*February 2013*

March 14, 2013

FRANCO MASCAGNI  
6547 HALEY DR  
COLUMBIA SC 29206

RE: FRANCO MASCAGNI  
SSN XXX-XX-2294  
South Carolina Retirement System

Dear Payee:

The amounts listed below reflect your 2/28/2013 retirement annuity payment from the South Carolina Retirement Systems.

Payment made 2/28/2013:

GROSS	\$1,242.05
FEDERAL WITHHOLDING	40.70
STATE WITHHOLDING	27.29
HEALTH INSURANCE	97.68
NET	\$1,076.38

If you have any questions or need further assistance, please contact Customer Service at 803-737-6800 or 1-800-868-9002 (in-state only).

Sincerely,

South Carolina Retirement Systems

B6J (Official Form 6J) (12/07)

In re **Franco Mascagni**

Case No. **13-02188**

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>1,000.00</b>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:	\$	<b>95.00</b>
a. Electricity and heating fuel	\$	<b>35.00</b>
b. Water and sewer	\$	<b>70.00</b>
c. Telephone	\$	<b>120.00</b>
d. Other <b>INTERNET AND CABLE</b>	\$	<b>25.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>150.00</b>
4. Food	\$	<b>45.00</b>
5. Clothing	\$	<b>40.00</b>
6. Laundry and dry cleaning	\$	<b>110.00</b>
7. Medical and dental expenses	\$	<b>125.00</b>
8. Transportation (not including car payments)	\$	<b>40.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>0.00</b>
10. Charitable contributions	\$	<b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	<b>0.00</b>
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>0.00</b>
c. Health	\$	<b>0.00</b>
d. Auto	\$	<b>60.00</b>
e. Other	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	<b>4.00</b>
(Specify) <b>AUTO PROPERTY TAXES</b>		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	\$	<b>120.00</b>
a. Auto	\$	<b>0.00</b>
b. Other	\$	<b>0.00</b>
c. Other	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other	\$	<b>0.00</b>
Other	\$	<b>0.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>2,039.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
<b>DEBTOR DOES NOT ANTICIPATE ANY CHANGES TO EXPENSES WITHIN THE NEXT YEAR.</b>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<b>2,043.28</b>
b. Average monthly expenses from Line 18 above	\$	<b>2,039.00</b>
c. Monthly net income (a. minus b.)	\$	<b>4.28</b>

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
District of South Carolina**In re **Franco Mascagni**

Debtor(s)

Case No. **13-02188**Chapter **7****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **26** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **April 26, 2013**Signature **/s/ Franco Mascagni****Franco Mascagni**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/13)

**United States Bankruptcy Court  
District of South Carolina**

In re **Franco Mascagni**

Debtor(s)

Case No. **13-02188**

Chapter **7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$0.00**  
**\$0.00**  
**\$33,714.84**

SOURCE  
**YEAR TO DATE: N/A**  
**2012: N/A**  
**2011: UNIVERSITY OF SOUTH CAROLINA/RESEARCHER (GROSS \$0.00 - EXPENSES \$3,690 = NET -\$3,690)**

**2. Income other than from employment or operation of business**

None  
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$8,459.20**

SOURCE  
**YEAR TO DATE: SOCIAL SECURITY/RETIREMENT**

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AMOUNT  
\$24,193.00  
\$9,880.25

SOURCE  
2012: SOCIAL SECURITY/RETIREMENT  
2011: SOCIAL SECURITY/RETIREMENT

### 3. Payments to creditors

None

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
DISCOVER BANK V FRANCO MASCAGNI 2008CP4001505	Civil	STATE OF SOUTH CAROLINA, COUNTY OF RICHLAND	Judgment
CITIMORTGAGE V FRANCO MASCAGNI 2009CP4002692	Foreclosure	STATE OF SOUTH CAROLINA, COUNTY OF RICHLAND	Dismissed
CITIMORTGAGE V FRANCO MASCAGNI 2013CP4001854	Foreclosure	STATE OF SOUTH CAROLINA, COUNTY OF RICHLAND	Pending

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>MOSS &amp; ASSOCIATES, ATTORNEYS P.A.</b> <b>816 ELMWOOD AVENUE</b> <b>COLUMBIA, SC 29201</b>	<b>MARCH 2013</b>	<b>ATTORNEYS FEES: \$594.00</b> <b>FILING FEE: \$306.00</b>
<b>CC ADVISING, INC.</b> <b>730 WASHINGTON AVE.</b> <b>SUITE 230-D</b> <b>Bay City, MI 48708-5732</b>	<b>MARCH 2013</b>	<b>\$25.00</b>

### 10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
<b>NEDA OSTERMAN</b> <b>2361 BERMUDA HILLS</b> <b>COLUMBIA, SC</b>	<b>(2) PAINTINGS VALUED AT</b> <b>APPROXIMATELY: (\$300.00)</b>	<b>Debtor's Residence: 6547 Haley Drive,</b> <b>Columbia, SC 29206</b>

**15. Prior address of debtor**

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.



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NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**18 . Nature, location and name of business**

None



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
RESEARCHER	2294	6547 HALEY DRIVE Columbia, SC 29206	BUSINESS IS A SOLE PROPRIETORSHIP. DEBTOR DOES INDEPENDENT RESEARCH. DEBTOR DOES NOT HAVE EMPLOYEES OR ACCOUNTS RECEIVABLE.	2003 TO 2011

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None



b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

## 20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

## 21. Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

## 22. Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

## 23. Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

B7 (Official Form 7) (04/13)

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**24. Tax Consolidation Group.**

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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**25. Pension Funds.**

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 26, 2013

Signature /s/ Franco Mascagni  
**Franco Mascagni**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

B8 (Form 8) (12/08)

**United States Bankruptcy Court  
District of South Carolina**

In re **Franco Mascagni**

Debtor(s)

Case No. **13-02188**

Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>CITIMORTGAGE</b>	<b>Describe Property Securing Debt:</b> <b>DEBTORS RESIDENCE-6547 HALEY DRIVE, COLUMBIA SC 29206</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
<b>Creditor's Name:</b> <b>CITIMORTGAGE</b>	<b>Describe Property Securing Debt:</b> <b>DEBTORS RESIDENCE-6547 HALEY DRIVE, COLUMBIA SC 29206</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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Property No. 3	
<b>Creditor's Name:</b> <b>DISCOVER BANK</b>	<b>Describe Property Securing Debt:</b> <b>DEBTORS RESIDENCE-6547 HALEY DRIVE, COLUMBIA SC 29206</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 4	
<b>Creditor's Name:</b> <b>HSBC / YAMAHA</b>	<b>Describe Property Securing Debt:</b> <b>2007 YAMAHA YF450 MOTORBIKE</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> <b>-NONE-</b>	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date April 26, 2013

Signature /s/ Franco Mascagni  
**Franco Mascagni**  
Debtor